



Make sure your classic car is insured and that it is recorded on the Motor Insurance Database

Most classic cars are mainly used in the warmer months and rarely on a daily basis, but when parked up or in a garage for periods of time, not least during some if not all of the Winter months, an important check is to ensure your vehicle is insured. That will also need to include a check that the existence of the policy is recorded on the Motor Insurance Database (MID) by your insurer. You can make a check as to whether your vehicle has a valid insurance policy recorded on the MID by using their free online **askMID** service.

1. Enter your Vehicle Registration Number:

2. Data Protection Declaration

I am entitled to the insurance information about the vehicle detailed above for one or more of the following reasons: It is either registered/ owned/ insured by me or my employer; I am permitted to drive it; I am an Insurance Broker or agent and acting on behalf of my client.

I understand it is an offence to wrongfully obtain information of this nature without any of the above reasonable causes. If I fail to provide true reasons for acquiring this information I may be committing an offence of unlawfully obtaining data contrary to section 170 of the Data Protection Act 2018. I declare that the information provided will not be used for any purposes unrelated to this enquiry.

I further understand that this check on askMID is not proof of insurance nor is it proof of no insurance but confirms only if the vehicle is currently showing on MID.

Please contact your insurer if you believe the information from this enquiry is incorrect.

☐ I confirm that: I have read and understood the Data Protection Declaration and one of the options stated above applies to me and I agree to the [terms of use](#) as stated on this website.

[Check this vehicle](#)

It is simple and quick to use.

[askMID check](#)

You don't have to be driving to be caught

Under the Continuous Insurance Enforcement (CIE) scheme, the MID and the Driver and Vehicle Licensing Agency (DVLA) work continuously in partnership to identify uninsured vehicles by systematically comparing DVLA vehicle records against those held on the MID. Where the registered keeper of a vehicle appears to be uninsured they will be sent an Insurance Advisory Letter (IAL). This letter will advise them their vehicle appears to be uninsured and unless they take action they will receive a penalty from the DVLA.

Risk if your car is off the road without a SORN and not insured

If you own a vehicle that is not declared "off the road" (SORN) and it is registered in your name then it must be insured at all times. If you don't want to use the vehicle, then you must contact the DVLA to declare the vehicle "off road" using a SORN. There are penalties for not having a valid insurance policy, and if your policy does not appear on the MID you can expect to receive a warning letter in the post, followed by a fixed penalty fine. You can very easily check your vehicle record by using the Vehicle Enquiry service at the GOV.UK website. [Check SORN](#)

Offenders face fines and seizure of their vehicles

If, after receiving an Insurance Advisory Letter (IAL), a registered keeper fails to comply with the advice set out in the letter they will face:

- A fixed penalty notice of £100.
- Their vehicle being clamped, seized and disposed of.
- A court prosecution and a maximum fine of £1,000.

CIE measures are in addition to the powers the police already have to seize an uninsured vehicle being used on the road.

Prudent steps a classic car owner can take

In addition to checking motor insurance cover is valid and is recorded on the MID, and also checking that if the car is "off road" but has not been insured and not SORNed, a useful safety step well worth taking is to keep a copy of your certificate of motor insurance in your car with evidence of the renewal and cover period.



You could also have a V8 tax disc with all the information there on your screen including the expiry date for your insurance cover – they are available from the V8 Register.

[Email](#)